

Information to identify the case:

Debtor 1	<u>Joseph W Policastro</u>	Social Security number or ITIN	xxx-xx-3520
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	20-10802-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph W Policastro

2/17/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph W Policastro
Debtor

Case No. 20-10802-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 17, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2021:

Recip ID	Recipient Name and Address
db	+ Joseph W Policastro, 233 anderson Rd, Clinton, NJ 08809-1003
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518666403	+ Century 21, PO Box 659707, San Antonio, TX 78265-9707
518666404	+ Chase Automotive, PO Box 78062, Phoenix, AZ 85062-8062
518666409	+ Clinton Township, 1225 Rt 31 South, Lebanon, NJ 08833-3265
518666413	+ Home Depot, PO Box 183175, Columbus, OH 43218-3175
518720084	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518747200	M&T Bank, PO Box 1508, Buffalo NY 14240-1508
518666417	+ Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577
518765518	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
518666419	+ Unity Bank, 64 Old Highway 22, Clinton, NJ 08809-1386
518758455	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 17 2021 21:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 17 2021 21:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518666399	+ EDI: CITICORP.COM	Feb 18 2021 01:28:00	AT&T, PO Box 6500, Sioux Falls, SD 57117-6500
518666398	+ EDI: AMEREXPR.COM	Feb 18 2021 01:28:00	American Express, PO Box 1270, Newark, NJ 07101-1270
518701482	EDI: BECKLEE.COM	Feb 18 2021 01:28:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518666400	+ EDI: HFC.COM	Feb 18 2021 01:28:00	Best Buy, PO Box 17298, Baltimore, MD 21297-1298
518666401	+ Email/PDF: MarletteBKNotifications@resurgent.com	Feb 17 2021 23:47:04	Best Egg, 1523 Concord Pike, Wilmington, DE 19803-3653
518666407	EDI: CITICORP.COM	Feb 18 2021 01:28:00	Citi Cards, PO Box 182564, Columbus, OH 43218
518666402	+ EDI: CAPITALONE.COM	Feb 18 2021 01:28:00	Capital One, PO Box 26074, Richmond, VA 23260-6074
518695180	+ EDI: AIS.COM	Feb 18 2021 01:28:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518666408	+ EDI: CITICORP.COM	Feb 18 2021 01:28:00	Citibank, 701 E 60th St, Sioux Falls, SD 57104-0493
518748605	EDI: CITICORP.COM	Feb 18 2021 01:28:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls,

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		SD 57108-5027	
518666410	+ EDI: WFNNB.COM	Feb 18 2021 01:28:00	Comenity Bank, PO Box 659584, San Antonio, TX 78265-9584
518666412	EDI: DISCOVER.COM	Feb 18 2021 01:28:00	Discover, PO Box 15156, Wilmington, DE 19886-1002
518666415	EDI: CITICORP.COM	Feb 18 2021 01:28:00	Macys, PO Box 183083, Columbus, OH 43218
518748158	EDI: Q3G.COM	Feb 18 2021 01:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518676636	EDI: DISCOVER.COM	Feb 18 2021 01:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518768922	EDI: JEFFERSONCAP.COM	Feb 18 2021 01:28:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518666406	EDI: JPMORGANCHASE	Feb 18 2021 01:28:00	Chase Bank Card Services, PO Box 15153, Wilmington, DE 19886
518734172	EDI: CHASEAUTO	Feb 18 2021 01:28:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
518768807	Email/PDF: resurgentbknotifications@resurgent.com	Feb 17 2021 23:47:55	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518768808	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 17 2021 23:39:07	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
518685784	Email/PDF: resurgentbknotifications@resurgent.com	Feb 17 2021 23:47:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518666414	+ EDI: RMSC.COM	Feb 18 2021 01:28:00	Lowes, PO Box 530914, Atlanta, GA 30353-0914
518666416	+ EDI: RMSC.COM	Feb 18 2021 01:28:00	PC Richards, PO Box 960061, Orlando, FL 32896-0061
518759463	EDI: PRA.COM	Feb 18 2021 01:28:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518705476	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 17 2021 21:26:00	QUICKEN LOANS INC., QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
518756940	EDI: Q3G.COM	Feb 18 2021 01:28:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
518699051	Email/PDF: resurgentbknotifications@resurgent.com	Feb 17 2021 23:39:10	Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518666418	+ EDI: RMSC.COM	Feb 18 2021 01:28:00	Synchrony Bank, PO Box 96001, Orlando, FL 32896-0001
518667569	+ EDI: RMSC.COM	Feb 18 2021 01:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518666420	+ EDI: RMSC.COM	Feb 18 2021 01:28:00	Walmart, PO Box 9600023, Orlando, FL 32896-0001
518666421	+ EDI: WFFC.COM	Feb 18 2021 01:28:00	Wells Fargo, PO Box 5169, Sioux Falls, SD 57117-5169
518769577	EDI: WFFC.COM	Feb 18 2021 01:28:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518666422	+ EDI: WFFC.COM	Feb 18 2021 01:28:00	Wells Fargo Dealer Services, PO Box 3569,

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Rancho Cucamonga, CA 91729-3569

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518666397		Mazda Financial
518701584	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518716886	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518666405	*+	Chase Automotive, PO Box 78062, Phoenix, AZ 85062-8062
518666411	*+	Comenity Bank, PO Box 659584, San Antonio, TX 78265-9584

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andre L. Kydala	on behalf of Debtor Joseph W Policastro kydalalaw@aim.com kydalalaw@aim.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4